

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lori Ann Uher
Debtor

Case No. 16-00405-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 14, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2021:

Recip ID	Recipient Name and Address
db	+ Lori Ann Uher, 1032 Fisk St., Scranton, PA 18509-1138
cr	Fairway Consumer Discount Company, c/o Chariton, Schwager & Malak, 138 South Main Street, P.O. Box 910, Wilkes Barre, PA 187030910
cr	+ TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4747315	+ ACS, 501 Bleecker St., Utica, NY 13501-2401
4747317	Chariton, Schwager & Malak, 138 S. Main Street., P.O. Box 910, Wilkes-Barre, PA 18703-0910
4747319	Dynamic Recovery Solutions, 135 Interstate Blvd., Unit 6, Greenville, SC 29615-5720
4747320	+ Fairway Consumer Discount Co., 8 Marion Street, P.O. Box 12, Luzerne, PA 18709-0012
4763364	Fairway Consumer Discount Company, c/o Chariton, Schwager & Malak, 138 South Main Street, P.O. Box 910, Wilkes-Barre, PA 18703-0910
4747322	+ Lamont, Hanley & Assoc., Inc, 1138 Elm Street, P.O. Box 179, Manchester, NH 03105-0179
4747323	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4794274	+ Porania LLC, c/o Biltmore Asset Management, 24500 Center Ridge Rd Ste 472, Westlake, OH 44145-5605
4747328	+ Robert & Judith Watkins, 2203 Wyoming Ave., Scranton, PA 18509-1403
4781677	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, P.O. Box 9013, Addison, Texas 75001-9013
4747331	+ Valor FCU, 315 Franklin Ave., Scranton, PA 18503-1201
4747333	#+ Vincent Uher, 1032 Fisk St., Scranton, PA 18509-1138

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: AIS.COM	Jun 14 2021 23:03:00	American InfoSource LP as agent for Spot Loan fka, PO Box 248838, Oklahoma City, OK 73124-8838
4749264	EDI: AIS.COM	Jun 14 2021 23:03:00	American InfoSource LP as agent for, Spot Loan, PO Box 248838, Oklahoma City, OK 73124-8838
4747316	+ EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4756128	EDI: CAPITALONE.COM	Jun 14 2021 23:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4747318	EDI: WFNNB.COM	Jun 14 2021 23:03:00	Comenity Bank/Ann Taylor, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
4747321	EDI: AMINFOFP.COM	Jun 14 2021 23:03:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
4747325	+ EDI: TCISOLUTIONS.COM	Jun 14 2021 23:03:00	Mid America Bank & Trust, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
4747326	+ EDI: MID8.COM		

District/off: 0314-5
Date Rcvd: Jun 14, 2021

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 30

		Jun 14 2021 23:03:00	Midland Funding LLC, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
4789489	EDI: NAVIENTFKASMSERV.COM		
		Jun 14 2021 23:03:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4747327	EDI: NAVIENTFKASMDOE.COM		
		Jun 14 2021 23:03:00	Navient U S. DEpt of Education Loan Serv, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
4761021	EDI: Q3G.COM		
		Jun 14 2021 23:03:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4747329	EDI: RMSC.COM		
		Jun 14 2021 23:03:00	Synchrony Bank/CareCredit, Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5060
4747330	EDI: TFSR.COM		
		Jun 14 2021 23:03:00	Toyota Financial Services, Attn: Bankruptcy Dept., P.O. Box 8026, Cedar Rapids, IA 52408
5115058	EDI: BL-BECKET.COM		
		Jun 14 2021 23:03:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4747332	+ EDI: VERIZONCOMB.COM		
		Jun 14 2021 23:03:00	Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
TOTAL: 15			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4747324	*+	Lori Ann Uher, 1032 Fisk St., Scranton, PA 18509-1138
4776343	##+	Porania LLC, P. O. Box 11405, Memphis TN 38111-0405

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION andrew.spivack@brockandscott.com wbcef@brockandscott.com
David Schwager	on behalf of Creditor Fairway Consumer Discount Company des@csmlawoffices.com dschwagr@epix.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

District/off: 0314-5
Date Rcvd: Jun 14, 2021

User: AutoDocke
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Page 3 of 3
Total Noticed: 30

Jerome B Blank	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION pamb@fedphe.com
Tullio DeLuca	on behalf of Plaintiff Lori Ann Uher tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 1 Lori Ann Uher tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

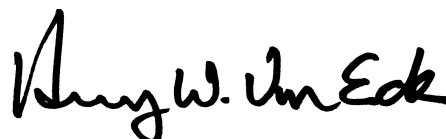
Debtor 1	<u>Lori Ann Uher</u>	Social Security number or ITIN	xxx-xx-2052
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:16-bk-00405-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lori Ann Uher
aka Lori A. Uher, aka Lori Uher, aka Lori A.
Vaughn

6/14/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: MichaelMcHugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.